

Proposed NU Business Name: M/S MOKSED HARDWAR AND SENETARIJ



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Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSHARROF HOSSON
Age	:	20-11-1995 (2 Years)
Education, till to date	:	Degree Runing
Marital status	:	Unarried
Children	:	NILL
No. of siblings:	:	02 Brother
Address	:	Vill: Gosa, P.O:Gosa, P.S:Mohanpur Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RAFIZA BIBI
(iii) Father's name	:	MD. MOKCAD
(iv) GB member's info	:	Branch: Rayghaty Mohanpur, Centre # 87 (Female), Member ID: 9465, Group No: 06 Member since: 2007-2015 Present 10-04-2017(8 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 22,740/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Six years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-085108
Mother's Contact No.	:	01710-519074
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAFIZA BIBI joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MOKSED HARDWAR AND SENETARIJ
Location	:	Gosa Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15ft = 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Hardwar item .▪Average z% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund employee will be appointed.▪The shop is owned.▪Collects goods from Nougā, Rajshahi.▪Agreed grace period is 3 months.

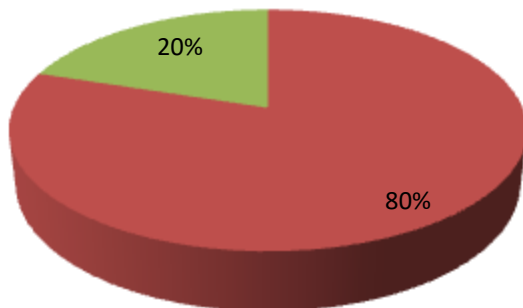
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hardwar and senetari Item	8,000	2,40,000	28,80,000
Total Sales (A)	8,000	2,40,000	28,80,000
Less. Variable Expense			
Hardwar and senetari Item	7,200	2,16,000	25,92,000
Total variable Expense (B)	7,200	2,16,000	25,92,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent			
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		10,000	1,20,000
Entertainment		300	3,600
Guard		100	1,200
Salary (staff)			
Total fixed Cost (D)		16,000	1,92,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ciment	100	400	40,000	-	-	-	40,000
Mobil	1	32000	32,000	1	32000	32,000	64,000
Garir Belt	50	230	11,500	-	-	-	11,500
Bearing	200	195	39,000	-	-	-	39,000
Tayer	50	425	21,250	30	425	12,750	34,000
Senetari Item	-	-	10,000	-	-	-	10,000
Dijel	50	66	3,300	-	-	-	3,300
Petrol	30	86	2,580	-	-	-	2,580
Loha	100	65	6,500	-	-	-	6,500
Others Item	-	-	33,870	-	-	5,250	39,120
Total	581		2,00,000	31		50,000	2,50,000

SOURCE OF FINANCE



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Hardwar and senetari Item	12,000	3,60,000	43,20,000	45,36,000	47,62,800
Total Sales (A)	12,000	3,60,000	43,20,000	45,36,000	47,62,800
Less. Variable Expense					
Hardwar and senetari Item	10,800	3,24,000	38,88,000	40,82,400	42,86,520
Total variable Expense (B)	10,800	3,24,000	38,88,000	40,82,400	42,86,520
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		12,000	1,44,000	1,47,000	1,50,000
Entertainment		500	6,000	6,500	7,000
Guard		100	1,200	1,200	1,200
Salary (staff)					
Bank Charge		100	1,200	1,200	1,200
Total Fixed Cost		18,200	2,18,400	2,22,400	2,26,400
Net Profit (E) [C-D]		17,800	2,13,600	2,31,200	2,49,880
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,13,600	2,31,200	2,49,880
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,93,600	4,04,800
	Total Cash Inflow	2,63,600	4,24,800	6,54,680
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,93,600	4,04,800	6,34,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

